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## REMARKS

Claims 1 through 4 are in the application.

Claims 1 through 4 stand rejected.

The specification stands objected to.

The specification has been amended to correct the errors noted by the Examiner.

Claims 1, 3 and 4 stand rejected under 35 U.S.C. 103(a) as being unpatentable over Venkataraman (US Patent 6,785,485) in view of Mohammadian et al. (US Patent 6,064,721).

Claim 2 stands rejected under Venkataraman in view of Mohammadian et al further in view of Kubitz (US Patent 6, 129, 271).

By this amendment claims 1-4 have been amended and new claims 5-20 have been added. No new matter has been added and each and every aspect of the claims as amended and added finds support in the specification and/or drawing as filed.

Claim 1 has been amended to more clearly set out the invention. In particular, claim 1 has been clarified to more clearly point out that the transaction initiation device has a communications port that provides the normal connection to the EFT system. In addition, claim 1 has been amended to more clearly point out that the interface including a standard interface portion and a proprietary interface portion is disposed at the transaction initiation device. Claim 1 has further been amended to include the limitations of claim 4. The newly added claims add additional aspects of the invention. Claims 11-20 are method claims setting forth novel aspects of the invention.

Venkataraman describes a POS device testing arrangement in which a personal computer is connected to the POS device communication port and communicates with a 'target' that is resident in the POS device. The host provides test sequences to the target, and the target provides information to the application that is being tested. All communication between the test computer and the POS device is performed via the standard POS device communication port (See Fig. 1 and col. 3, lines 31-39). The "target" hangs off the POS device communications port. No separate interface is shown, described or even suggested in Venkataraman.

Mohammadian et al describes a modular test instrument that has interchangeable interface modules that connect to the base unit. Mohammadian et al does not show, describe, teach or suggest adding a separate interface to a device to be tested. Mohammadian et al also does not show, teach or suggest how the modular interfaces may be utilized with a POS device.

Claim I recites, "an interface disposed at said transaction initiation device for converting proprietary signaling within said transaction initiation device to nonproprietary signaling at a standard interface for use with multiple proprietary arrangements, said interface comprising a standard interface portion and a transaction initiation device portion; said interface configured to permit automatic operation and reading of said transaction initiation device via said standard interface portion; said interface being configured to provide substitute input signals to said transaction initiation device manually operable inputs; said interface being coupled to inputs to said human readable display, said interface being separate from said transaction initiation device communications port; a test processor coupleable to said interface standard

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interface portion; and a computer program executable by said test processor and operable to cause said test processor to access said interface and operable to provide test scripts to said interface to generate said substitute input signals and operable such that said test processor receives said inputs to said human readable display.

Claim 1 clearly states that the interface provides substitute input signals to the transaction initiation device processor in place of signals from the manually operable inputs. Neither reference shows, teaches or suggests such substitution.

Claim 1 clearly states that the interface is coupled to inputs to the human readable display. Neither reference, shows, teaches or suggests such a coupling.

Claim 1 clearly states that the interface is separate from the transaction initiation device communications port. Neither reference shows, teaches or suggests the use of an interface separate from the communications port.

Claim 1 clearly states that the test processor generates substitute input signals to the transaction initiation device in place of signals from the manually operable inputs. Neither reference shows, teaches or suggests the substituting of input signals.

The Examiner in attempting to combine the Mohammadian et al reference states: "It would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the POS—terminal test system, as taught by Venkataraman, to include an interface usable with multiple instruments, as taught by Mohammadian et al., because then the test instrument would have been more versatile (Mohammadian et al., col. 3, lines 39-42)."

The Examiner has misread Mohammadian et al. The cited passage at col. 3 does not teach or suggest what the Examiner states. Rather, the passage relied upon by the Examiner states: "It is a further object of the invention to provide such a modular test instrument wherein the application modules can be readily and conveniently interchanged, to provide increased versatility in use." Thus it is clear that Mohammadian et al teaches providing physical units that are combined for each specific application.

Mohammadian et al is directed to a modular test instrument comprising a non application specific base unit with non application specific software, that is combined with an application specific module. The module physically mates with the base unit to form an integrated test instrument (col. 2, lines 55-63). Each application specific module stores application specific program data and software (col. 3, lines 7-19).

There is no suggestion in either of the references that an additional interface be added to a transaction initiation device. There is no suggestion in either reference to provide a test interface at a transaction initiation device. In fact the references teach away from applicant's novel invention.

Venkataraman teaches adding a "target" in the POS device that hangs off the communication port. Mohammadian et al teaches a modular test device that has interchangeable interface modules. Since Venkataraman teaches use of a standardized communications port that connects to an EFT system, it is not seen how one skilled in the art would combine the references as suggested by the Examiner, nor is it seen how one skilled in the art would even select this combination of references.

It is respectfully submitted that claim 1 is not shown, taught or made obvious by the references taken singly or in combination.

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Claims 2-10 depend from claim 1 and for the same reason that claim 1 is not shown, taught or made obvious by the references, claims 2-10 are not shown, taught or made obvious by the references taken singly or in combination.

Newly added method claims 11-20 contain limitations similar to those in claim 1, and for the same reasons that claim 1 is not shown, taught or made obvious by the references, claims 11-20 are not shown, taught or made obvious by the references.

It is respectfully submitted that all the claims in the application are allowable over the references of record. Reexamination and reconsideration are requested. It is further requested that the claims be allowed and the application be passed to issue.

An early Notice of Allowance would be appreciated.

If the Examiner has any further issues with respect to this application, the Examiner is requested to call the undersigned so that the issues may be resolved telephonically.

Respectfully submitted,

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